

FILED

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District Of Montana
Great Falls

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**ATTORNEY FOR PLAINTIFF
UNITED STATES OF AMERICA**

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MONTANA
MISSOULA DIVISION**

UNITED STATES OF AMERICA,

Plaintiff,

vs.

RONALD DEAN LORDS,

Defendant.

CR 21- 16 -M- DWM

INDICTMENT

WIRE FRAUD

Title 18 U.S.C. § 1343 (Counts I-VI)
(Penalty: 20 years imprisonment, \$250,000
fine, and three years supervised release)

MONEY LAUNDERING

Title 18 U.S.C. § 1957 (Counts VII-XV)
(Penalty: Ten years imprisonment,
\$250,000, and three years of supervised
release)

FILING FALSE RETURNS

Title 26 U.S.C. § 7206(1) (Counts XVI-XIX)
(Penalty: Three years imprisonment,
\$100,000 fine, and one year supervised
release)

THE GRAND JURY CHARGES:

INTRODUCTION

At all times relevant to this indictment:

1. The defendant, RONALD DEAN LORDS, was a lawyer licensed to practice in the State of Montana, having been admitted to the Montana State Bar in 1994, and operating as Eagles Landing Legal Services, PC.
2. The defendant, RONALD DEAN LORDS, in addition to practicing law, worked as a licensed realtor and a general contractor. LORDS' operated a construction company known as Eagles Landing Construction, Inc., which purported to be in the business of developing real property and building homes.
3. The defendant, RONALD DEAN LORDS, also prepared income tax returns for certain clients.

WIRE FRAUD - COUNTS I-VI

Beginning in approximately 2011, and continuing thereafter until approximately 2018, in Ravalli County, in the State and District of Montana, and elsewhere, the defendant, RONALD DEAN LORDS, having devised and intending to devise a material scheme and artifice to defraud, and for obtaining money and property by means of false and fraudulent pretenses, representations, and promises, for the purpose of executing such scheme and artifice, and attempting to do so, knowingly transmitted and caused to be transmitted by means of wire

communication in interstate commerce, writings, signs, signals, pictures, and sounds.

MANNER AND MEANS

During the period of the indictment, it was part of the scheme and artifice to defraud that the defendant, RONALD DEAN LORDS, operating as Eagles Landing Construction, Inc., engaged in a scheme by soliciting money from investors that he claimed would be used to develop real estate in Montana. Lords told investors he would make monthly interest payments and would return the entire sum owed to any investor within 30 days of any request from such investor. Rather than use the investors' money to develop real estate, LORDS spent some money from new investors to make interest payments to previous investors. He also deposited investors' money into trading accounts and lost substantial sums in the futures market.

THE INTERSTATE WIRE COMMUNICATIONS

On or about the dates in the table below, in Ravalli County, in the State and District of Montana, the defendant, RONALD DEAN LORDS, having devised and intending to devise the afore-mentioned material scheme and artifice to defraud, caused to be transmitted by means of wire communication affecting interstate commerce, writings, signs, signals, pictures, and sounds, as identified in the table below, in violation of 18 U.S.C. § 1343.

Count	Date	Amount	Nature of Transaction
I	8/3/2016	\$45,000	Deposit of check into LORDS' Farmers State Bank account ending in 9873
II	8/3/2016	\$45,000	Deposit of check into LORDS' Farmers State Bank account ending in 9873
III	8/3/2016	\$45,000	Deposit of check into LORDS' Farmers State Bank account ending in 9873
IV	3/24/2017	\$75,000	Deposit of check into LORDS' Farmers State Bank account ending in 9873
V	7/11/2017	\$140,000	Deposit of check into LORDS' Farmers State Bank account ending in 9480
VI	9/8/2017	\$75,000	Deposit of check into LORDS' Farmers State Bank account ending in 9480

MONEY LAUNDERING – COUNTS VII-XV

On or about the dates in the table below, in Ravalli County, in the State and District of Montana, the defendant, RONALD DEAN LORDS, knowingly engaged in a monetary transaction in the United States, in criminally derived property of a value greater than \$10,000, as described in the table below, which was derived from specified unlawful activity during the wire fraud scheme alleged in counts I-VI, all in violation of 18 U.S.C. § 1957.

Count	Date	Amount	Monetary Transaction
VII	8/8/2016	\$20,000	Transfer from Farmers State Bank account ending in 9873 to account ending in 2185
VIII	8/15/2016	\$20,000	Transfer from Farmers State Bank account ending in 9873 to account ending in 2185
IX	9/12/2016	\$20,000	Transfer from Farmers State Bank account ending in 9873 to account ending in 2185
X	9/14/2016	\$30,000	Transfer from Farmers State Bank account ending in 9873 to account ending in 2185

XI	7/11/2017	\$20,000	Transfer from Farmers State Bank account ending in 9480 to account ending in 2185
XII	7/19/2017	\$20,000	Transfer from Farmers State Bank account ending in 9480 to account ending in 2185
XIII	7/19/2017	\$20,000	Transfer from Farmers State Bank account ending in 9480 to account ending in 2185
XIV	9/8/2017	\$16,000	Transfer from Farmers State Bank account ending in 9480 to account ending in 2185
XV	9/13/2017	\$20,000	Transfer from Farmers State Bank account ending in 9480 to account ending in 2185

FILING FALSE TAX RETURNS – COUNTS XVI-XIX

COUNT XVI

That on or about March 20, 2015, at Stevensville, in the State and District of Montana, the defendant, RONALD DEAN LORDS, did willfully make and subscribe a 2014 Form 1040, U.S. Individual Income Tax Return, which contained and was verified by a written declaration that it was made under penalties of perjury and which RONALD DEAN LORDS did not believe to be true and correct as to every material matter. That 2014 Form 1040, which LORDS filed with the Internal Revenue Service, understated LORDS' income, in that it claimed no "Other Income" in Line 21, when LORDS then and there well knew that he had received investor monies substantially exceeding that amount that were used for personal purposes and were not reported to the Internal Revenue Service, in violation of 26 U.S.C. § 7206(1).

COUNT XVII

That on or about October 17, 2016, at Stevensville, in the State and District of Montana, the defendant, RONALD DEAN LORDS, did willfully make and subscribe a 2015 Form 1040, U.S. Individual Income Tax Return, which contained and was verified by a written declaration that it was made under penalties of perjury and which RONALD DEAN LORDS did not believe to be true and correct as to every material matter. That 2015 Form 1040, which LORDS filed with the Internal Revenue Service, understated LORDS' income, in that it claimed no "Other Income" in Line 21, when LORDS then and there well knew that he had received investor monies substantially exceeding that amount that were used for personal purposes and were not reported to the Internal Revenue Service, in violation of 26 U.S.C. § 7206(1).

COUNT XVIII

That on or about October 16, 2017, at Stevensville, in the State and District of Montana, the defendant, RONALD DEAN LORDS, did willfully make and subscribe a 2016 Form 1040, U.S. Individual Income Tax Return, which contained and was verified by a written declaration that it was made under the penalties of perjury and which RONALD DEAN LORDS did not believe to be true and correct as to every material matter. That 2016 Form 1040, which LORDS filed with the Internal Revenue Service Center, understated LORDS' income, in that it claimed

no "Other Income" in Line 21, when LORDS then and there well knew that he had received investor monies substantially exceeding that amount that were used for personal purposes and were not reported to the Internal Revenue Service, in violation of 26 U.S.C. § 7206(1).

Count XIX

That on or about September 17, 2018, at Stevensville, in the State and District of Montana, the defendant, RONALD DEAN LORDS, did willfully make and subscribe a 2017 Form 1040, U.S. Individual Income Tax Return, which contained and was verified by a written declaration that it was made under penalties of perjury and which RONALD DEAN LORDS did not believe to be true and correct as to every material matter. That 2017 Form 1040, which LORDS filed with the Internal Revenue Service, understated LORDS' income, in that it claimed \$5,000 of "Other Income" in Line 21, when LORDS then and there well knew that he had received investor monies substantially exceeding that amount that were used for personal purposes and were not reported to the Internal Revenue

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Service, in violation of 26 U.S.C. § 7206(1).

A TRUE BILL.

Foreperson signature redacted. Original document filed under seal.

 For

LEIF M. JOHNSON
Acting United States Attorney

 for

JOSEPH E. THAGGARD
Criminal Chief Assistant U.S. Attorney